

**DECLARATION - USA PATENT APPLICATION**

As a below named inventor, I hereby declare that:

My residence, mailing address and citizenship are as stated below next to my name;

I believe I am an original, first and joint inventor of the subject matter which is claimed and for which a patent is sought on the invention entitled PREPAID MONETARY CARD FOR INCENTIVIZING RETURN CUSTOMERS; the specification of which was filed on **March 31, 2004** as Application Serial No. **10/814,814**;

I hereby state that I have reviewed and understand the contents of the above identified specification, including the claims, as amended by any amendment referred to above;

I acknowledge the duty to disclose information which is material to patentability as defined in Title 37, Code of Federal Regulations, § 1.56;

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful, false statements may jeopardize the validity of the application or any patent issued thereon.

-----  
Full name of first inventor: **Sandra Cotten**

Inventor's signature: *Sandra Cotten*

Date: *July 20, 2004*

Residence: **17042 Van Dyke Lane**  
**Huntington Beach, California 92647**

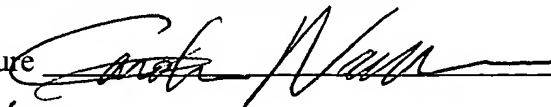
Citizenship: **United States**

Mailing Address: **same as above**



Full name of second inventor: **Caroline Nakken**

Inventor's signature



Date

7/20/04

Residence: **8355 La Sierra Avenue  
Whittier, California 90605**

Citizenship: **United States**

Mailing Address: **same as above**

---

Send Correspondence To:  
KNOBBE, MARTENS, OLSON & BEAR, LLP  
**Customer No. 20,995**

FOR-69  
H:\DOCS\ADB\ADB-1468.DOC  
062104